BRD

GROUPE SOCIETE GENERALE

Habitat Green Loan

Interest Rate/Fees

INTEREST RATES		
Real estate/ mortgage loan granted between10 and 30 years	**Down payment < 20%**	**Down payment ≥ 20%**
Fixed interest in the first 3 years, floating after		
Standard / income domiciliation offer	first 3 years (fixed): **5,30%** after 3 years (floating): **IRCC + 2,39%**	first 3 years (fixed): **5,10%** after 3 years (floating): **IRCC + 2,19%**
Floating interest		
Standard / income domiciliation offer	**IRCC + 2,55%**	**IRCC + 2,15%**
Fixed interest		
Standard / income domiciliation offer	**7,05%**	**6,85%**

FEES	
Loan analysis fee	900 lei
Monthly loan management fee	free
Early repayment fee	free
Guarantees Drafting agreements of security in personal and real property for authentication with the Notary Office/registration with the Land Register, or the RNPM	free
Other fees for the lending activity	
■ Loan disbursement	free
■ Unique fee for additional services provided upon the Customer's request during the loan agreement	50 EUR (equivalent in the loan currency)
■ RNPM registration fees	according to the authorised agreed operator fees
■ Collateral evaluation cost:	
- if the client chooses the valuator appointed by the Bank	free
- if the valuation is made by another ANEVAR agreed valuator	according to the ANEVAR agreed valuator fees

Notes:

1. For floating interest rate loans, the interest margin is fixed during the loan tenor.
2. The penalty interest for past due loans is 2p.p., fixed margin added to current interest.
3. IRCC is the quarterly benchmark, applied to loans in lei, with variable interest, granted to customers, which, starting with 2nd of May 2019, according to GEO 19/2019, replaces the ROBOR benchmark.